

Dated:
4/15/10

For the Court,
Richard G. Heltzel, Clerk

EXPLANATIONS

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|---|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | <p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p> |
| It is Unnecessary to File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |

--- Refer to Other Side For Important Deadlines and Notices ---

CERTIFICATE OF NOTICE

District/off: 0972-1
Case: 10-13905

User: admin
Form ID: b9a

Page 1 of 1
Total Noticed: 21

Date Rcvd: Apr 15, 2010

The following entities were noticed by first class mail on Apr 17, 2010.
db +Roxanne Harvey, 2715 N Marty Ave, Fresno, CA 93722-6710
aty +George Holland, Jr., 1970 Broadway #1030, Oakland, CA 94612-2222
tr +Sheryl Ann Strain, 1875 E Alluvial #101, Fresno, CA 93720-3856
17387614 +AAA Financial, P O Box 301200, Los Angeles CA 90030-1200
17387615 +Bank of America, P O Box 15102, Wilmington DE 19886-5102
17387619 +HFC, P O Box 3425, Buffalo NY 14240-3425
17387621 +Home Depot Credit Services, P O Box 182676, Columbus OH 43218-2676
17387622 +Home Depot Services, P O Box 6028, The Lakes NV 88901-6028
17387626 +Lane Bryant, P O Box 856132, Louisville KY 40285-6132
17387628 +Sears Credit Cards, P O Box 688956, Des Moines IA 50368-8956
17387630 +Walmart Discovery GEMB, P O Box 960024, Orlando FL 32896-0024

The following entities were noticed by electronic transmission on Apr 15, 2010.
smg EDI: CALTAX.COM Apr 15 2010 20:28:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
17387616 +EDI: BANKAMER.COM Apr 15 2010 20:28:00 Bank of America, P O Box 851001,
Dallas TX 75285-1001
17387615 +EDI: BANKAMER2.COM Apr 15 2010 20:28:00 Bank of America, P O Box 15102,
Wilmington DE 19886-5102
17387617 +EDI: CHASE.COM Apr 15 2010 20:28:00 Chase - Card Member Services, P O Box 94014,
Palatine IL 60094-4014
17387618 +EDI: RMSC.COM Apr 15 2010 20:28:00 GE Money Bank, P O Box 960061, Orlando FL 32896-0061
17387620 +EDI: HFC.COM Apr 15 2010 20:28:00 HFC, P O Box 60101, City of Industry CA 91716-0101
17387623 +EDI: HFC.COM Apr 15 2010 20:28:00 HSBC Retail Services, P O Box 60148,
City of Industry CA 91716-0148
17387624 EDI: IRS.COM Apr 15 2010 20:28:00 Internal Revenue Service, Ogden UT 84201
17387625 +EDI: RMSC.COM Apr 15 2010 20:28:00 JCPenny, P O Box 960090, Orlando FL 32896-0090
17387627 +EDI: TSYS2.COM Apr 15 2010 20:28:00 Macy's, P O Box 6938, The Lakes NV 88901-6938
17387629 EDI: CALTAX.COM Apr 15 2010 20:28:00 State of California, PO Box 942840,
Sacramento CA 94240-0040

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2010

Signature:

